

(Official Form B1) (12/03)

FORM B1		United States Bankruptcy Court Northern District of Illinois		Voluntary Petition																	
Name of Debtor (if individual, enter Last, First, Middle): Hernandez, Edward			Name of Joint Debtor (Spouse) (Last, First, Middle): Hernandez, Lysette																		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																		
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-0954			Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-1257																		
Street Address of Debtor (No. & Street, City, State & Zip Code): 2518 W. Moffat Chicago, IL 60647			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2518 W. Moffat Chicago, IL 60647																		
County of Residence or of the Principal Place of Business: Cook			County of Residence or of the Principal Place of Business: Cook																		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):																		
Location of Principal Assets of Business Debtor (if different from street address above):																					
Information Regarding the Debtor (Check the Applicable Boxes)																					
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																					
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13																		
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																		
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																					
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY																
Estimated Number of Creditors																					
Estimated Assets																					
Estimated Debts																					
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%;">\$0 to \$50,000</td> <td style="width: 12.5%;">\$50,001 to \$100,000</td> <td style="width: 12.5%;">\$100,001 to \$500,000</td> <td style="width: 12.5%;">\$500,001 to \$1 million</td> <td style="width: 12.5%;">\$1,000,001 to \$10 million</td> <td style="width: 12.5%;">\$10,000,001 to \$50 million</td> <td style="width: 12.5%;">\$50,000,001 to \$100 million</td> <td style="width: 12.5%;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>					\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														

Voluntary Petition (This page must be completed and filed in every case)		Document Page 2 of 43		FORM B1, Page 2	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)					
Location Where Filed: - None -		Case Number:		Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)					
Name of Debtor: - None -		Case Number:		Date Filed:	
District:		Relationship:		Judge:	
Signatures					
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		
X <u>/s/ Edward Hernandez</u> Signature of Debtor Edward Hernandez			Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.		
X <u>/s/ Lysette Hernandez</u> Signature of Joint Debtor Lysette Hernandez			X <u>/s/ Terrance S. Leeders</u> October 14, 2005 Signature of Attorney for Debtor(s) Date Terrance S. Leeders 6244638		
Telephone Number (If not represented by attorney) October 14, 2005 Date			Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
Signature of Attorney X <u>/s/ Terrance S. Leeders</u> Signature of Attorney for Debtor(s) Terrance S. Leeders 6244638 Printed Name of Attorney for Debtor(s) Leeders & Associates, Ltd. Firm Name 20 E. Jackson Blvd. Suite 850 Chicago, IL 60604 Address 312-427-7400 Fax: 312-427-0620 Telephone Number October 14, 2005 Date			Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c).) Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.			X _____ Signature of Bankruptcy Petition Preparer Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
X _____ Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date					

United States Bankruptcy Court
Northern District of Illinois

In re **Edward Hernandez,
Lysette Hernandez**

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	549,000.00		
B - Personal Property	Yes	3	55,274.63		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		505,139.47	
E - Creditors Holding Unsecured Priority Claims	Yes	2		14,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		158,428.04	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,472.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,542.68
Total Number of Sheets of ALL Schedules		24			
Total Assets			604,274.63		
Total Liabilities				678,067.51	

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at 2518 W. Moffat, Chicago IL 60647		J	549,000.00	505,139.47

Sub-Total > **549,000.00** (Total of this page)

Total > **549,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with LaSalle Bank	-	10.00
		Savings account with LaSalle Bank	-	10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit w/ utility companies, no current value to debtor ComEd \$150 SBC \$90 Peoples Energy \$150	J	0.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous Household Goods	-	800.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, cd's, videos	-	175.00
6. Wearing apparel.		Clothing	-	500.00
7. Furs and jewelry.		Miscellaneous costume jewelry	-	300.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole Life Insurance, no cash surrender value, was already used.	-	0.00

Sub-Total > **1,795.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension through employer	-	40,279.63
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **40,279.63**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Honda Accord 65k miles. PIF.	-	4,700.00
		1988 Ford Mustang 170,000 miles. PIF.	J	500.00
24. Boats, motors, and accessories.		1/2 interest in 26ft boat,	J	8,000.00
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > **13,200.00**
(Total of this page)
Total > **55,274.63**

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<u>Real Property</u>			
Real Estate located at 2518 W. Moffat, Chicago IL 60647	735 ILCS 5/12-901	15,000.00	549,000.00
<u>Household Goods and Furnishings</u>			
Miscellaneous Household Goods	735 ILCS 5/12-1001(b)	150.00	800.00
<u>Wearing Apparel</u>			
Clothing	735 ILCS 5/12-1001(a)	500.00	500.00
<u>Furs and Jewelry</u>			
Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	50.00	300.00
<u>Interests in Insurance Policies</u>			
Whole Life Insurance, no cash surrender value, was already used.	735 ILCS 5/12-1001(f)	100%	0.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Pension through employer	735 ILCS 5/12-1006	100%	40,279.63
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2000 Honda Accord 65k miles. PIF.	735 ILCS 5/12-1001(c)	1,200.00	4,700.00
	735 ILCS 5/12-1001(b)	1,780.00	
1988 Ford Mustang 170,000 miles. PIF.	735 ILCS 5/12-1001(b)	250.00	500.00
<u>Boats, Motors and Accessories</u>			
1/2 interest in 26ft boat,	735 ILCS 5/12-1001(c)	1,200.00	8,000.00
	735 ILCS 5/12-1001(b)	1,770.00	

Form B6D
(12/03)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. xxx-xx-0954			03					
Chevy Chase Bank P.O. Box 1912 Merrifield, VA 22116-1912		J	Second Mortgage Real Estate located at 2518 W. Moffat, Chicago IL 60647					
			Value \$ 549,000.00				60,000.00	0.00
Account No. xxx-xx-0954			04					
Raquel Meza 1652 North Talman #1 Chicago, IL 60647		J	Third Mortgage Real Estate located at 2518 W. Moffat, Chicago IL 60647					
			Value \$ 549,000.00				119,000.00	0.00
Account No. xxx-xx-0954			99					
Wells Fargo PO Box 5943 Sioux Falls, SD 57117-5943		J	Mortgage Real Estate located at 2518 W. Moffat, Chicago IL 60647					
			Value \$ 549,000.00				326,139.47	0.00
Account No.								
			Value \$					

0 continuation sheets attached

Subtotal
(Total of this page)

505,139.47

Total
(Report on Summary of Schedules)

505,139.47

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8.

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.
(04/05)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No. xxx-xx-0954 IRS 230 S. Dearborn Stop 5013-CHI Chicago, IL 60604		J	2003				13,000.00	13,000.00
Account No. xxx-xx-0954 IRS 230 S. Dearborn Stop 5013-CHI Chicago, IL 60604		J	2004				1,500.00	1,500.00
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

14,500.00

Total
(Report on Summary of Schedules)

14,500.00

Form B6F
(12/03)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxx6142 ADT P.O. Box 371967 Pittsburgh, PA 15250-7967	J	2005 Collection on account				1,000.00
Account No. multiple AFI Please provide address Madison, WI 53777-0001	J	2002 Collection on account				1,036.20
Account No. xxx-xx-0954 Arnold Scott Harris P.C. 600 W. Jackson Blvd. Suite 450 Chicago, IL 60661	J	04 Collection on account for Cellular One Notice Only				0.00
Account No. xxx2883 Atlantic Credit & Finance, Inc P.O. Box 13386 Roanoke, VA 24033-3386	J	2003 Collection on account for Household Bank				0.00
Subtotal (Total of this page)						2,036.20

10 continuation sheets attached

Form B6F - Cont.
(12/03)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. XXXXXXX-x0010 Avala Address Unknown	J	2004				4,358.02
Account No. XXXXXXXXXX8942 Bank One P.O. Box 7526 Newark, DE 19714	J	2003 Collection on account				792.30
Account No. XXXXXXXXXX8942 Bank One P.O. Box 7526 Newark, DE 19714	J	2003 Credit Card				792.30
Account No. xxx0280 Beneficial 4046 N Naragansett Ave Chicago, IL 60634	J	2002 Collection on account				7,864.59
Account No. xxMxxx0379 Beneficial Illinois PO Box 487 Tinley Park, IL 60477	J	04 Judgment				7,532.79
Sheet no. <u>1</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						21,340.00
Subtotal (Total of this page)						21,340.00

Form B6F - Cont.
(12/03)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-3119 Capital One PO Box 85522 Richmond, VA 23285-5522	J	1999 Credit Card				2,566.56
Account No. xxMxxx7441 Cellular One PO Box 50482 Cicero, IL 60804		99 Judgment				3,215.46
Account No. Vx7364 Chase Bank P.O. Box 15583 Wilmington, DE 19886-1194	J	2003-2004 Credit Card				6,241.25
Account No. BWV884 Citibank c/o Citicorp Retail Services 245 Old Country Road Melville, NY 11747		2003 Credit Card				17,647.69
Account No. xx3066 City of Chicago - Dept. of Water P.O. Box 6330 Chicago, IL 60680	J	2005 Utility				500.79
Sheet no. 2 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				30,171.75

Form B6F - Cont.
(12/03)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. WKKxxx-xxxxxx4576 City of Chicago, Dept of Revenue PO Box 88292 Chicago, IL 60680-1292	J	2003 Collection on account				200.00
Account No. multiple ComEd Bill Payment Center Chicago, IL 60668-0001	J	2005 Utility				560.71
Account No. Xxxxxxx-x0010 Commercial Services Group 11603 Shelbyville Rd. Ste. One Louisville, KY 40243-1371	J	2004 Collection on account for Avala				0.00
Account No. xxxxx1257 Credit Management Services P.O. Box 931 Brookfield, WI 53008	J	2002 Collection on account				720.00
Account No. xxx-xx-0954 Curves Logan Square 3143 W. Fullerton Chicago, IL 60647	J	2003 Collection on account				200.00
Sheet no. <u>3</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,680.71

Form B6F - Cont.
(12/03)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx1257 Discover P.O. Box 30395 Card Services Salt Lake City, UT 84130-0395	J	2003 Credit Card				5,000.00
Account No. xxxx4477 EarthLink, Inc PO Box 7645 Atlanta, GA 30357	J	2003 Collection on account				72.07
Account No. xxx-xx-0954 Friedman & Wexler LLC 500 W Madison St Suite 2910 Chicago, IL 60630	J	04 Collection on account for Beneficial Illinois Notice Only				0.00
Account No. xxx0280 Friedman & Wexler LLC 500 W Madison St Suite 2910 Chicago, IL 60630	J	2003 Notice				0.00
Account No. xxx6520 GE Money Bank PO Box 981127 El Paso, TX 79998-1127	J	2002-2003 Collection on account				1,483.42
Sheet no. 4 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,555.49

Form B6F - Cont.
(12/03)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx4477 Goodwin, Bryan & Schill LLP PO Box 221406 Cleveland, OH 44122	J	2003 Collection on account for Earthlink				0.00
Account No. xxx850 5 Hinckley Spring Water Co. PO Box 1888 Bedford Park, IL 60499	J	2005 Collection on account				37.55
Account No. xxx2883 Household Bank P.O. Box 438 Wood Dale, IL 60191	J	2004 Collection on account				6,552.24
Account No. xxx-xx-0954 IDAPP Illinois Designated Account PO Box 707 1755 Lake Cook Rd Deerfield, IL 60015	J	2003 Loans				22,558.62
Account No. xxx-xx-0954 ISAC 1755 Lake Cook Rd Deerfield, IL 60015-5209	J	00 Collection on account				22,000.00
Sheet no. 5 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						51,148.41
Subtotal (Total of this page)						51,148.41

Form B6F - Cont.
(12/03)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx-xx-0954 ISAC 1755 Lake Cook Rd Deerfield, IL 60015-5209	J	2003 Notice Only				0.00
Account No. xx3203 JL Russell & Associates, LTD 5425 Warner Rd #12 Cleveland, OH 44125	J	2004 Collection on account for Victory Beauty				0.00
Account No. xxx-xx-0954 Julia Meza 3520 W. Wrightwood Chicago, IL 60647	J	2003 Loan				15,000.00
Account No. xx6874 Lakeshore Waste Services 4808 W. Wilson Avenue Chicago, IL 60630	J	2003 Collection on account				90.00
Account No. xxx7670 MBNA Box 15453 Wilmington, DE 19886	J	2000-2004 Credit Card				19,964.14
Sheet no. 6 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 35,054.14

Form B6F - Cont.
(12/03)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx3994 McLeodUSA Box 3253 Milwaukee, WI 53201-3243	J	2002 Collection on account				600.48
Account No. xxx0821 Mid City Salon Resource 1749 Paul Ave Glendale Heights, IL 60139	J	2003 Collection on account				640.93
Account No. xxx6520 MRS Associates 3 Executive Campus Suite 400 Cherry Hill, NJ 08002	J	2002-2003 Collection on account fot GE Money Bank				0.00
Account No. multiple Muzac P.O. Box 90423 Chicago, IL 60696	J	2000 Collection on account				2,210.00
Account No. multiple NCO Financial System PO Box 41747 Philadelphia, PA 19101-1457	J	2003 Collection on account for Comed				0.00
Sheet no. <u>7</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						3,451.41
Subtotal (Total of this page)						3,451.41

Form B6F - Cont.
(12/03)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. NxZxxxxxxx0310 Northshore Agency PO BOX 8901 Westbury, NY 11590-8901	J	2003 Collection on account				16.94
Account No. xxxx-xxxx-xxxx-3119 OSI Collection Service, Inc PO Box 550720 Jacksonville, FL 32255-0720	J	1999 Collection on account for Capital One				0.00
Account No. xxxxxxx6-001 Pellettieri & Assoc. 991 Oak Creek Dr. Lombard, IL 60148	J	2002 Collection on account				568.00
Account No. x xxxx xxxx 7980 Peoples Energy Chicago, IL 60687-0001	J	2005 Utility				45.00
Account No. xxxxxxx2863 Postal Privelage P.O. Box 856042 Louisville, KY 40285-6042	J	2002 Collection on account				1,368.70
Sheet no. <u>8</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						1,998.64
Subtotal (Total of this page)						1,998.64

Form B6F - Cont.
(12/03)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 3941 Premier 620 Margate Dr. Lincolnshire, IL 60069	J	2004 Collection on account				452.34
Account No. xxx xxx xxxx3781 SBC Ameritech Bill Payment Center Chicago, IL 60663-0001	J	2005 Utilities				171.72
Account No. xxxxx-xxxxxx9208 Transworld Systems Inc. 25 Northwest Point Blvd. Suite 750 Elk Grove Village, IL 60007	J	2003 Collection on account				300.00
Account No. xxx7670 True Logic Financial Corp 7100 E. Bellevue #308 Englewood, CO 80111-1634	J	2000-2004 Collection on account for MBNA				0.00
Account No. Vx7364 VCS P.O. Box 59207 Minneapolis, MN 55459-0207	J	2003-2004 Collection on account for Chase Bank				0.00
Sheet no. 9 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						924.06
Subtotal (Total of this page)						924.06

Form B6F - Cont.
(12/03)

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxx6535 Verizon Wireless 777 Big Timber Elgin, IL 60123	J		2004 Utility				419.01
Account No. xx3203 Victory Beauty Address Unknown	J		2003 Collection				3,648.22
Account No.							
Account No.							
Account No.							

Sheet no. 10 of 10 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

4,067.23

Total
(Report on Summary of Schedules)

158,428.04

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **Edward Hernandez,
Lysette Hernandez**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Veronica Ruiz 4411 sOUTH tRIP Chicago, IL 60631	Cellular One PO Box 50482 Cicero, IL 60804

0 continuation sheets attached to Schedule of Codebtors

In re **Edward Hernandez
Lysette Hernandez**

Case No. _____

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP Dependent	AGE 12 months
EMPLOYMENT	DEBTOR	SPOUSE
Occupation	Painter	Unemployed
Name of Employer	Ascher Brothers	Unemployed
How long employed	6 years	1 month
Address of Employer	3033 Fletcher St Chicago, IL 60618	

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

DEBTOR	SPOUSE
\$ 5,992.48	\$ 0.00
\$ 0.00	\$ 0.00
\$ 5,992.48	\$ 0.00

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) _____

\$ 1,520.48	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,520.48	\$ 0.00
\$ 4,472.00	\$ 0.00

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance
(Specify) _____

Pension or retirement income

Other monthly income

(Specify) _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

TOTAL MONTHLY INCOME

\$ 4,472.00	\$ 0.00
--------------------	----------------

TOTAL COMBINED MONTHLY INCOME \$ **4,472.00**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Edward Hernandez
Lysette Hernandez Debtor(s) Case No. _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>2,950.00</u>
Are real estate taxes included?	Yes <u>X</u> No _____		
Is property insurance included?	Yes <u>X</u> No _____		
Utilities:			
Electricity and heating fuel		\$	<u>175.00</u>
Water and sewer		\$	<u>35.00</u>
Telephone		\$	<u>44.00</u>
Other <u>Cable, Internet</u>		\$	<u>65.00</u>
Home maintenance (repairs and upkeep)		\$	<u>25.00</u>
Food		\$	<u>350.00</u>
Clothing		\$	<u>50.00</u>
Laundry and dry cleaning		\$	<u>35.00</u>
Medical and dental expenses		\$	<u>40.00</u>
Transportation (not including car payments)		\$	<u>200.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>50.00</u>
Charitable contributions		\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<u>0.00</u>
Life		\$	<u>73.68</u>
Health		\$	<u>0.00</u>
Auto		\$	<u>150.00</u>
Other _____		\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) _____		\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
Auto		\$	<u>0.00</u>
Other <u>See Detailed Expense Attachment</u>		\$	<u>1,300.00</u>
Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
Other _____		\$	<u>0.00</u>
Other _____		\$	<u>0.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$	<u>5,542.68</u>

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$	<u>N/A</u>
B. Total projected monthly expenses		\$	<u>N/A</u>
C. Excess income (A minus B)		\$	<u>N/A</u>
D. Total amount to be paid into plan each _____		\$	<u>N/A</u>
	(interval)		

In re **Edward Hernandez**
Lysette Hernandez

Debtor(s)

Case No. _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Installment Payments:

Cell Phones	\$	100.00
Personal grooming, haircuts	\$	50.00
Automobile maintenance, oil changes & repairs	\$	25.00
Second Mortgage	\$	450.00
Third Mortgage	\$	675.00
Total Other Installment Payments	\$	1,300.00

**United States Bankruptcy Court
Northern District of Illinois**

In re **Edward Hernandez**
Lysette Hernandez Debtor(s) Case No. _____
Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **25** sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date **October 14, 2005** Signature **/s/ Edward Hernandez**
Edward Hernandez
Debtor

Date **October 14, 2005** Signature **/s/ Lysette Hernandez**
Lysette Hernandez
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Form 7
(12/03)

United States Bankruptcy Court
Northern District of Illinois

In re **Edward Hernandez**
Lysette Hernandez

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$72,228.00	Employment income 2003 -
\$90,441.00	Employment income 2004 -
\$78,061.89	Employment income 2005 ytd -
	Husband - \$53932.00
	Wife - \$24,129.57

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	Non Employment income 2003

AMOUNT
\$0.00
\$0.00

SOURCE
Non Employment income 2004
Non Employment income 2005 ytd

3. Payments to creditors

None



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT STILL
OWING

None



b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
**Harris & Harris, LTD, as
assignee of Southwestern
Bell Mobile Service
vs
Veronica C. Ruiz Case
#04M1107441**

NATURE OF PROCEEDING
Collection

COURT OR AGENCY
AND LOCATION
**Circuit Court of Cook County,
IL**

STATUS OR
DISPOSITION
Pending

**Beneficial Illinois Inc
vs
Lysette Hernandez Case
#04M1150379**

Collection

**Circuit Court of Cook County, Pending
IL**

**Wells Fargo Bank, NA v.
Debtor; 05 CH 13827**

Foreclosure

**Circuit Court of Cook County, Pending
IL**

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF
PROPERTY

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Leeders & Associates, Ltd. 407 S. Dearborn St. Suite 1300 Chicago, IL 60605	2005	\$1600

10. Other transfers

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **October 14, 2005**

Signature **/s/ Edward Hernandez**
Edward Hernandez
Debtor

Date **October 14, 2005**

Signature **/s/ Lysette Hernandez**
Lysette Hernandez
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Official Form 8
(12/03)

**United States Bankruptcy Court
Northern District of Illinois**

In re Edward Hernandez
Lysette Hernandez Debtor(s) Case No. _____
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

	Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1.	Real Estate located at 2518 W. Moffat, Chicago IL 60647	Chevy Chase Bank			X
2.	Real Estate located at 2518 W. Moffat, Chicago IL 60647	Wells Fargo			X
3.	Real Estate located at 2518 W. Moffat, Chicago IL 60647	Raquel Meza		Debtor will retain collateral and continue to make regular payments.	

Date October 14, 2005

Signature /s/ Edward Hernandez
Edward Hernandez
Debtor

Date October 14, 2005

Signature /s/ Lysette Hernandez
Lysette Hernandez
Joint Debtor

United States Bankruptcy Court
Northern District of Illinois

In re **Edward Hernandez**
Lysette Hernandez

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,600.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,600.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: October 14, 2005

/s/ Terrance S. Leeders

Terrance S. Leeders 6244638

Leeders & Associates, Ltd.

20 E. Jackson Blvd.

Suite 850

Chicago, IL 60604

312-427-7400 Fax: 312-427-0620

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

/s/ Edward Hernandez

Debtor's Signature

/s/ Lysette Hernandez

Joint Debtor's Signature

October 14, 2005

Date

Case Number

United States Bankruptcy Court
Northern District of Illinois

In re **Edward Hernandez**
Lysette Hernandez Debtor(s) Case No. _____
Chapter **7**

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **54**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **October 14, 2005** **/s/ Edward Hernandez**
Edward Hernandez
Signature of Debtor

Date: **October 14, 2005** **/s/ Lysette Hernandez**
Lysette Hernandez
Signature of Debtor

Edward Hernandez
2518 W. Moffat
Chicago, IL 60647

Lysette Hernandez
2518 W. Moffat
Chicago, IL 60647

ADT
P.O. Box 371967
Pittsburgh, PA 15250-7967

AFI
Please provide address
Madison, WI 53777-0001

Arnold Scott Harris P.C.
600 W. Jackson Blvd.
Suite 450
Chicago, IL 60661

Atlantic Credit & Finance, Inc
P.O. Box 13386
Roanoke, VA 24033-3386

Avala
Address Unknown

Bank One
P.O. Box 7526
Newark, DE 19714

Beneficial
4046 N Naragansett Ave
Chicago, IL 60634

Beneficial Illinois
PO Box 487
Tinley Park, IL 60477

Capital One
PO Box 85522
Richmond, VA 23285-5522

Cellular One
PO Box 50482
Cicero, IL 60804

Chase Bank
P.O. Box 15583
Wilmington, DE 19886-1194

Chevy Chase Bank
P.O. Box 1912
Merrifield, VA 22116-1912

Citibank
c/o Citicorp Retail Services
245 Old Country Road
Melville, NY 11747

City of Chicago - Dept. of Water
P.O. Box 6330
Chicago, IL 60680

City of Chicago, Dept of Revenue
PO Box 88292
Chicago, IL 60680-1292

ComEd
Bill Payment Center
Chicago, IL 60668-0001

Commercial Services Group
11603 Shelbyville Rd. Ste. One
Louisville, KY 40243-1371

Credit Management Services
P.O. Box 931
Brookfield, WI 53008

Curves Logan Square
3143 W. Fullerton
Chicago, IL 60647

Discover
P.O. Box 30395
Card Services
Salt Lake City, UT 84130-0395

EarthLink, Inc
PO Box 7645
Atlanta, GA 30357

Friedman & Wexler LLC
500 W Madison St
Suite 2910
Chicago, IL 60630

GE Money Bank
PO Box 981127
El Paso, TX 79998-1127

Goodwin, Bryan & Schill LLP
PO Box 221406
Cleveland, OH 44122

Hinckley Spring Water Co.
PO Box 1888
Bedford Park, IL 60499

Household Bank
P.O. Box 438
Wood Dale, IL 60191

IDAPP Illinois Designated Account
PO Box 707
1755 Lake Cook Rd
Deerfield, IL 60015

IRS
230 S. Dearborn
Stop 5013-CHI
Chicago, IL 60604

ISAC
1755 Lake Cook Rd
Deerfield, IL 60015-5209

JL Russell & Associates, LTD
5425 Warner Rd #12
Cleveland, OH 44125

Julia Meza
3520 W. Wrightwood
Chicago, IL 60647

Lakeshore Waste Services
4808 W. Wilson Avenue
Chicago, IL 60630

MBNA
Box 15453
Wilmington, DE 19886

McLeodUSA
Box 3253
Milwaukee, WI 53201-3243

Mid City Salon Resource
1749 Paul Ave
Glendale Heights, IL 60139

MRS Associates
3 Executive Campus
Suite 400
Cherry Hill, NJ 08002

Muzac
P.O. Box 90423
Chicago, IL 60696

NCO Financial System
PO Box 41747
Philadelphia, PA 19101-1457

Northshore Agency
PO BOX 8901
Westbury, NY 11590-8901

OSI Collection Service, Inc
PO Box 550720
Jacksonville, FL 32255-0720

Pellettieri & Assoc.
991 Oak Creek Dr.
Lombard, IL 60148

Peoples Energy
Chicago, IL 60687-0001

Postal Privelage
P.O. Box 856042
Louisville, KY 40285-6042

Premier
620 Margate Dr.
Lincolnshire, IL 60069

Raquel Meza
1652 North Talman #1
Chicago, IL 60647

SBC Ameritech
Bill Payment Center
Chicago, IL 60663-0001

Transworld Systems Inc.
25 Northwest Point Blvd.
Suite 750
Elk Grove Village, IL 60007

True Logic Financial Corp
7100 E. Belleview
#308
Englewood, CO 80111-1634

VCS
P.O. Box 59207
Minneapolis, MN 55459-0207

Verizon Wireless
777 Big Timber
Elgin, IL 60123

Victory Beauty
Address Unknown

Wells Fargo
PO Box 5943
Sioux Falls, SD 57117-5943